MOBILE SOLUTIONS TECHNICAL ASSISTANCE AND RESEARCH (MSTAR)
QUARTERLY REPORT, FY 2014, QUARTER 3
(APRIL 1, 2014 – JUNE 30, 2014)

Mobile Solutions Technical Assistance and Research (mSTAR)

QUARTERLY REPORT, FY 2014, QUARTER 3 (APRIL 1, 2014 – JUNE 30, 2014)

COOPERATIVE AGREEMENT NO. AID-OAA-A-12-00073

fhi360

THE SCIENCE OF IMPROVING LIVES

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ACRONYMS

AMC	Activity Management Committee
AOR	Agreement Officer Representative
ARTC	Asia Regional Training Center
DD	Digital Development
ICT4D	Information and Communication Technologies for Development
IP	Implementing Partner
IPA	Innovations for Poverty Action
LOA	Letter of Authorization
LOE	Level of Effort
MFS	Mobile Financial Service
MM	Mobile Money
MNO	Mobile Network Operator
mSTAR	Mobile Solutions Technical Assistance and Research
OAA	Office of Acquisition and Assistance
RDMA	Regional Development Mission for Asia
RFA	Request for Applications
RFP	Request for Proposals
SOW	Scope of Work
WOCCU	World Council of Credit Unions
UCT	University of Cape Town
USAID	United States Agency for International Development
USG	United States Government

1.0   Executive Summary

The five-year Mobile Solutions Technical Assistance and Research (mSTAR) award is a broad, flexible, and responsive program designed to foster the rapid adoption and scale-up of mobile money, mobile access, and mobile data, in developing countries. Managed by FHI 360 and implemented together with a consortium of over 20 leading economic development and ICT4D organizations, mSTAR provides: technical assistance to USAID and its implementing partners; funding to accelerate promising mobile solutions; strategic partnerships to optimize sustainability; and an action-oriented research and knowledge management agenda.

In the third quarter of mSTAR's Year 2, project staff partnered with USAID's Digital Development Unit and Missions in Bangladesh, Mozambique and the Regional Development Mission for Asia (RDMA) to accelerate the adoption of mobile solutions and build the capacity of USAID staff and implementing partners to develop and utilize mobile technologies.

In Mozambique, the mVaccination project encountered several delays in Q3 FY14 including: the execution of the MOU with the Ministry of Health, obtaining approvals to import project vehicles and goods, and other human resource challenges. However, an mSTAR Project Manager traveled to South Africa and Mozambique to resolve these issues and identify tangible solutions and the project is now moving forward.

At the end of Q3, mSTAR received notification that the Mozambique Mission had approved two new activities – a Mobile Access and Usage Survey and two health evaluations that will be used to develop a data platform for Mission use.

In Bangladesh, the mSTAR team organized three local trainings to help increase local capacity which were widely attended. In addition, mSTAR awarded grants to two USAID implementers (Dnet and WorldFish) to switch from cash payments to mobile money transfers. Multiple information products were also produced and circulated widely among implementing partners (IPs) and other community actors. During this quarter, mSTAR/B also finished its baseline data collection, analysis and report preparation on the status of mobile money usage by USAID/B IPs.

mSTAR also launched an ethnographic study to examine data use at USAID Missions. The purpose of the ethnography study aims to understand opportunities to support USAID Missions – and their partners – in using data and technology to make strategic programming decisions and execute their work.

Over the course of this quarter, mSTAR has continued to work with a technical consultant to refine the Paper to Mobile Data Toolkit. The purpose of this toolkit is to encourage practitioners to make the switch and to utilize the advantages of mobile data collection over traditional paper-based collection.

The mSTAR team supported USAID's Digital Development team to complete the call for concepts contracting process. The World Council of Credit Unions (WOCCU) was selected to receive a sub-award for a twelve-month project to build upon the early success of a new mobile banking initiative in Haiti "to bank" money transfers from the U.S. to Haiti.

During the quarter under review, mSTAR facilitated several events with the Digital Development team in Washington, DC including two Tech Tuesday events, with Sonia Jorge of A4AI (April 17th), and Eric Couper of Abt Associates (June 10th). mSTAR also hosted a partner event, "Lessons from the Field in Mobile Money" with Joey Mendoza of NetHope and Jacki Carlsen of DAI. Following their presentations, Digital Development Digital Finance Team Lead, Kay McGowan, facilitated an interactive discussion on the topic.

The USAID Digital Development team and FHI 360's mSTAR project are also spearheading a series of events and online and in-person, global working group to promote the adoption of a set of Principles for Digital Development across the development industry. A series of events are being designed to foster discussion and share examples of the Principles, and to identify the accelerators and inhibitors to adoption.

2.0 Country Activities

2.1 Mozambique

mVacciNation Study

Study Updates:
The mVacciNation project experienced considerable delays in field work during Q3 FY14. The primary bottlenecks include delays in the execution of a Memorandum of Understanding (MOU) between the University of Cape Town (UCT), the Provincial Directorate of Health in Nampula (DPS), and the National Institute of Health of Mozambique (INS); setbacks in obtaining approval of the Mozambique Human Subjects Approval board; and the temporary importation of the project vehicles and goods.

In addition to the administrative bottlenecks cited above, the project also faced a number of human resources challenges. Firstly, the J-PAL Africa Research Analyst (RA), Selina Carter, has temporarily relocated to Cape Town while she awaits the outcome of her work permit application. Secondly, our second Research Analyst (RA) position still remains unfilled (although a promising candidate has made it to the final round of interviewing).

In order to resolve these challenges and keep the project on track, the FHI 360 Project Manager traveled to South Africa and Mozambique to meet with the project partners (UCT, GAVI, Vodacom, and USAID). It became clear that the lack of in-person presence and engagement with the INS in Maputo was the root cause of these challenges. After a series of productive meetings, the project management team was able to put in place some concrete solutions:
- o USAID Mozambique staff have begun to engage more with the INS directly, and build a strong in-person relationship that was lacking;
- o Evaluation staff from UCT will now maintain a strictly technical relationship with INS, and USAID will manage logistical or administrative requests;
- o INS will develop a proposed budget to engage their staff more fully in the study;
- o A steering committee is being finalized and will meet bi-annually in Maputo;
- o A management committee is being finalized, which will hold monthly meetings in Maputo (with remote participation from partners as needed) beginning in July.

In addition to the delays and problem solving efforts described above, the study team was able to put the finishing touches on the survey instruments, construct the experimental sample frame, and create the Stata procedures for producing a balanced random assignment of clinics into treatment and control groups. In order to finalize the sampling plan, UCT is working with the INS to obtain missing location data for five clinics in Nampula. Once this information is obtained, the study team will finalize the identification of: the selected health district for the qualitative evaluation component, treatment clinics for the experiment focused on facility-level outcomes, and a subset of treatment clinics for the experiment focused on caregiver-level outcomes.

Public-Private Partnership Management:

The mVacciNation evaluation is being jointly funded by USAID, GAVI, and Vodafone. This funding partnership, and the challenges outlined above have required FHI 360 to play a strong management role across partners. FHI 360 has managed communications between the three donors as well as the implementing partner (UCT), and facilitated problem solving calls and meetings between all parties. The three donors have different priorities and information needs and mSTAR project staff have remained responsive to these requests although they have been especially time consuming during this period of uncertainty with the evaluation startup.

Other Activities
mSTAR received notification at the end of Q3 that the Mozambique Mission had approved two new activities – a Mobile Access and Usage Survey and two health evaluations that will be used to develop a data platform for Mission use. The mSTAR team is awaiting additional information on these two new activities and plans to send a team on a scoping mission in July 2014 to plan and finalize timelines.

2.2 Bangladesh

Over the last quarter, mSTAR/B awarded grants to two USAID/B Implementing Partners in the Health (DNet MAMA) and Agriculture sectors (WorldFish AIN) to incorporate mobile money payments into their portfolios. An official launching ceremony was held on April 15, 2014 at FHI 360's Bangladesh Country Office. USAID/B program leaders, representatives from two grantees, and FHI 360 program staff attended the event.

In May 2014, a RFA for a second round of grants was also launched in an effort to expand these activities to more USAID implementing partners. It is anticipated that grantees will be selected in the next quarter.

mSTAR/B also implemented three awareness-raising workshops. Two district-level workshops on "Exploring Mobile Money Payments in Agricultural projects and programs in Bangladesh" were held on June 24, 2014 and on June 26, 2014. The workshops focused on increasing mobile money (MM) knowledge among the field staff of the USAID IPs and to create a demand for adopting MM from the frontline managers. The importance of developing an enabling financial ecosystem was also discussed. A total of 38 participants attended both workshops.

There were several outcomes as a result of these district workshops, including:
- Providing a forum to test and assess participants' existing knowledge regarding mobile money. It also gave an opportunity to measure their knowledge as a result of their participation (by conducting pre and post assessments).
- Expanding participants' knowledge about mSTAR: By discussing the project's goals, objectives and activities with attendees, it can help to support their transition to mobile money payments.
- Increasing participants' ability to learn about mSTAR's publications by sharing our snapshots and infosheets. This will enable the IPs to evaluate their own viability to adopt MM within their operations.
- Participants learned from BRAC and ACDI/VOCA – two presenters at the workshop. These organizations shared their experiences using MM in program operations and also how they overcame initial challenges.

A third quarterly workshop "Smart Usage of Mobile Money in Projects & Programs in Bangladesh" was held on June 12, 2014 at FHI 360's Bangladesh Country Office. The workshop was attended by 19 participants and focused on smart usage of MM across projects and programs and creating a conductive ecosystem to increase financial inclusion.

mSTAR also provided on-demand technical assistance (TA) to The WorldFish Center, which included trainings for their beneficiaries about MM payments from April 4-7, 2014. There were a total of 139 participants at the trainings, including 125 Extension Facilitators, nine Field Supervisors, and five Technical Specialists. The report for this TA can be found online at:
http://www.microlinks.org/library/mstarbangladesh-technical-assistance-worldfish-center-report

mSTAR/B also supported two other IPs with TA: Dhaka Ahsania Mission (DAM) and Social Marketing Company (SMC). For DAM, mSTAR provided an initial analysis to help them reduce costs and increase efficiency and security by looking at their planned project activities, workplan, etc. For SMC, mSTAR helped to find out the scopes for incorporating MM payments within their project. mSTAR also shared some documents including offers form MFSs, case studies of internal corporates using MM and a list of local multinational and national users.

During this quarter, mSTAR/B also finished its baseline data collection, analysis and report preparation on the status of MM usage by USAID/B IPs. The baseline report can be found online at:
http://www.microlinks.org/library/baseline-survey-status-mobile-money-usage-usaidb-ips

Lastly, several learning documents were also produced during this quarter, including: MM Infosheet on mCash and MM Snapshot: PROSHAR Cash for Work Program.

2.3 Asia - Regional Development Mission for Asia (RDMA)

During this quarter, the mSTAR team finalized the structure and content of the "Integrating Mobiles into Development Projects" handbook. The team will work with FHI 360's Design Lab in the next quarter to finalize the production of the interactive PDF and begin dissemination.

3.0 Core Activities – Supporting USAID/Digital Development Washington

The mSTAR team supported USAID's digital development team complete the call for concepts contracting process, which began in the Summer of 2013. WOCCU was selected to receive a sub-award for a twelve-month project to build upon the early success of a new mobile banking initiative in Haiti "to bank" money transfers from the U.S. to Haiti. WOCCU will work with a select group of two or three Haitian credit unions that are part of the network headed by the credit union federation, Le Levier. These credit unions and Le Levier are working in partnership with Boom Financial, a socially-responsible startup based in Silicon Valley, whose vision is to provide a truly global mobile bank account for the middle and the bottom-middle strata of the global economic pyramid.

FHI 360 began a series of discussions on how mSTAR can transition to support the new Digital Development team under the larger Global Development Lab. mSTAR held meetings with senior management of the Digital Development team to discuss options for a new technical structure and focus, which will result in changes in staffing and budget in the coming fiscal year.

See Section 3.3 Digital Inclusion for other activities supported by the core management team.

3.1 Knowledge Management & Insights

Convenings
mSTAR hosted an external event, "Lessons from the Field in Mobile Money" with Joey Mendoza of NetHope and Jacki Carlsen of DAI. Their presentations highlighted projects from Afghanistan, Indonesia and the Philippines. Following their presentations, an interactive panel was moderated by Digital Finance Team Lead, Kay McGowan. This was an opportunity to convene mSTAR's consortium partners as well as highlight work in the MM field and have a substantive discussion on this topic. The event was attended by over 20 guests from USAID, FHI 360, and multiple consortium partners.

mSTAR also hosted a brownbag event with FHI 360 Tech Lab Director of Programs, Berhane Gebru on June 26. A small group with internal and external participants was convened. The purpose of the one hour event was to learn more about how digital technology is successfully integrated into climate change and health projects in South Africa and Uganda.

mSTAR supported the Digital Development Team in hosting its two Tech Tuesday events at USAID. On April 17, Sonia Jorge from the Alliance for Affordable Internet (A4AI) presented on the ways that the private sector, public sector, and civil society organizations have come together to advance the shared aim of affordable access to both mobile and fixed-line Internet in developing countries. On June 10, Eric Couper from Abt Associates presented on key lessons in implementing mobile data collection. Eric highlighted his experiences ranging from establishing an ICT program with the Government of Ethiopia's Soil Information Service to monitoring progress via text message during intensive indoor residual spraying campaigns in Benin.

Other KM/Communications Activities
   o The *mSTAR Weekly Reader* is issued each Friday and comprises of a compilation of mobile and digital technology news headlines. This is circulated to USAID Digital Development team, FHI 360 staff, and nearly 100 consortium partners.
   o The *DevResults platform* continues to be developed by configuring indicators for five projects including SIMM, MMAP, and HIFIVE. This information will be used in creating an online dashboard for MM programs around the world. When completed, the site will serve as a central repository for the monitoring and evaluation data and will facilitate analysis both within individual programs across the Digital Development team's entire portfolio.
   o mSTAR recently purchased camera equipment to be used to help expand and develop a photo repository. Staff will be able to take this equipment into the field and take photos.
   o During this quarter, mSTAR also submitted proposals to participate in a panel for the September SEEP Annual Conference and to present the mVacciNation app at the mHealth Conference in December.
   o A revamped *Quarterly newsletter* was issued at the end of June which highlighted mSTAR activities and publications.
   o mSTAR launched its *Twitter* account *(mSTAR_Project)* in June.

3.2   mData Activities

Ethnography
This quarter, mSTAR launched an ethnographic study to examine data use at USAID Missions. This project, being led by Reboot with additional research team members from FHI 360 and USAID, aims to

understand opportunities to support missions – and their partners – in using data and technology to make strategic programming decisions and execute their work. The first step in this project was a three-week information gathering trip to USAID/Uganda.

The research team explored information use within the Mission ecosystem, using the program cycle as a lens through which to structure our inquiry. Through learning about the ways that Mission units, individual staff, and implementing partners address the challenges of their work, we hoped to identify ways that data and information flow throughout the Mission and feed into decision-making processes. The findings from Uganda and further research will inform recommendations for how USAID can best incorporate data utilization into Mission work to achieve development objectives.

Next quarter, the research team will complete a synthesis of information gathered in Uganda and propose next steps to continue the study.

mData Online Course
TechChange hosted a month-long facilitated introductory online course from May 12 - June 6, 2014. The course discussed the basics of using mobile technologies to collect data, how to use the data in decision-making, and how to share this data. These technologies offer USAID an opportunity to improve efficiency and the quality of the data we use to inform project design, strategies, and more.

The course enrolled 149 USAID staff and IPs, of which 147 participated in some way over the four-week period. Of those, 23 users were extremely active, 108 were very active (participated in events and activities) and 62 users passively engaged by logging in to the course website. Seven "live" online events were held, which averaged 39 attendees each.

Over the course of the next quarter, TechChange will work with FHI 360 and USAID to modify the facilitated course content and adapt the material into a self-paced standalone course that will be freely available online.

Paper to Mobile Data Collection Toolkit: Over the course of this quarter, mSTAR has continued to work with consultant Erin Satterlee to refine the text of the toolkit. mSTAR staff also solicited comments and feedback from technical experts within FHI 360 as well as select individuals in the development community. Next quarter, the "Version 1.0" text will be formatted by FHI 360's Design Lab, annexes will be finalized, and the first version of the toolkit will be disseminated for wider feedback. A "Version 2.0" will be created after feedback has been widely solicited, in order to make the toolkit as user friendly and accessible as possible.

Case Studies
Consultant Sharon Kim traveled to Uganda in May-June 2014 to conduct primary research for the Uganda Case Study. This is anticipated to be completed in the next quarter. The Nigeria Case Study is still on hold, while mSTAR and the Digital Development mData team determine the next steps for drafting. USAID would like to prepare inputs for the document, but has not had the bandwidth this quarter. It is possible that with new staff coming on next quarter, they will be able to complete this input and the Nigeria case can be finalized.

Digital Development Principles
The USAID Digital Development team and FHI 360's mSTAR project are spearheading a series of events to promote the adoption of a set of Principles for Digital Development across the development industry. A series of events are being designed to foster discussion and share examples of the Principles, and to identify the accelerators and inhibitors to adoption. The ultimate goal is to catalyze a shift in

procurement standards and project design by the myriad of development actors. This quarter, meetings were held in Seattle, WA and Washington, DC to convene key thought leaders in the ICT4D arena (both donors and implementers). Next month, a similar meeting will be held in New York City, and an online and in-person working group will be launched to begin designing events to promote the Principles to a wider audience.

3.3 Digital Inclusion

Local Content Roundtable
Over the course of a day and a half in March 2014 in Washington, DC, USAID, Caribou Digital and FHI 360's mSTAR project brought together a group of 20 thought leaders – including technology providers, UX design firms, content creation organizations, academia, project implementers, donors, and policy makers – to discuss this issue around the following: (a) content value chain (creation, curation, localization, packaging and distribution), and (b) rules and responsibilities for different stakeholders in the international development community. Notes from the event can be found in Annex C.

mAccess Diagnostic
mSTAR worked with the Digital Inclusion team to create a scope of work and issued a request for proposals (RFP) to select a firm for a mobile access diagnostic tool. The tool will enable Missions to assess mobile access in their countries and provide them with a decision-making framework relevant to both the strategic planning stage (e.g. when developing a Country Development Cooperation Strategy [CDCS]) and the program design and implementation stage. Research ICT Consult was selected as the subcontractor for this work and mSTAR is currently in the process of seeking approval for the subcontract from USAID. It is expected that the subcontract will be issued in the upcoming quarter and the tool will be created, tested with two country Missions, and finalized between August 2014 and January 2015.

3.4 Digital Financial Services

Digital Financial Services Handbook
mSTAR released the first version of the handbook this quarter, solicited feedback, and is in the process of incorporating that feedback into a 2nd version that will be released in August 2014. The handbook is designed to enable USAID personnel to maximize the Agency's use of and contribution to the growth of digital financial services in emerging markets around the world. Highlighted in the handbook are three main ways USAID can exercise its influence in this space, including:

- Policy Advocacy: Organizing the U.S. Government around an agenda to promote smart regulations and policies that will enable safe but robust growth of digital financial ecosystems. This often means engaging with central bankers and policymakers at ministries of finance, as well as ICT regulators. USAID's voice can be powerful, and our attention to consumer protection and system safeguards is key.

- Fostering Demand for Digital Financial Services: Leveraging the Agency's economic footprint to help build institutional demand for digital financial services. By encouraging implementing partners to use digital financial services, USAID can help drive adoption by other institutions with significant payment flows, including governments, donors, and companies.

- Collaboration with Service Providers: Digital finance is a new industry, and banks, mobile network operators, and third-party providers all have a role to play. USAID is uniquely positioned to spur

investment in public goods that benefit service providers without distorting commercial markets or "picking winners."

mSTAR will continue to obtain feedback and make revisions to the handbook to keep it a living, working document for USAID and its implementing partners to utilize.

Integrating Digital Financial Services into the Feed the Future (FTF) Strategy. mSTAR created a draft scope of work and proposed personnel to begin creating a framework for integrating digital financial services into the FTF strategy for select countries. USAIDs Digital Finance team is coordinating with the Bureau for Food Security on the scope of work, and it will be finalized and launched in August or September 2014.

3.5 eHealth Strategy Assessment

mSTAR partnered with Dalberg to kick off an eHealth strategy assessment by using a combination of desk research, data analysis and stakeholder consultations. In doing so, Dalberg will achieve the following three primary objectives:
1. Augment USAID's review of the global state of eHealth in 24 priority countries
2. Augment USAID's self-assessment of its current approach to eHealth
3. Review and refine USAID staff recommendations for USAID's eHealth strategic direction

It is expected the Dalberg will conclude the research and issue their recommendations by the end of July 2014.

4.0   Operational Activities

Growing the mSTAR team at FHI 360

The mSTAR team continued with recruitment efforts for an M&E Specialist during the quarter under review. After numerous interviews, mSTAR selected a final candidate to meet with the USAID AOR, Nandini Harihareswara. Phoebe Sloane was approved by the AOR and is scheduled to beginning working with mSTAR and USAID in the upcoming quarter.

In coordination with the Ms. Harihareswara, mSTAR will reduce our check-in meetings with USAID from weekly to monthly. This change in schedule took effect during the quarter under review, however, mSTAR staff continue to meet with workstream staff as necessary.

5.0   Next Steps

- mSTAR Bangladesh:

    o Contract a firm to conduct demand-focused market research on mobile financial services in Bangladesh. Anticipate contracting to be done by October 2014, and the work to be completed by December 2014.
    o Conduct research on the supply side of MFS available in Bangladesh throughout Summer and Fall.
    o Convene a Mobile Money Consultative Group in August 2014
    o Continue to produce publications (mobile money snapshots and mobile money infosheets).
- mSTAR Mozambique:

- o mSTAR team will make plans to send a team on a scoping mission in July 2014 to plan and finalize timelines for two new activities – a Mobile Access and Usage Survey and two health evaluations.
  - o mVacciNation will launch Steering Committee and Management Committee, both to hold meetings in person in Maputo.
- mSTAR RDMA:
  - o mSTAR and USAID are beginning to plan a two-day regional forum on Jan 20-21, 2015.
  - o In August 2014, mSTAR will finalize, disseminate, and promote the "Integrating Mobiles into Development Projects" Handbook.
- mData Activities:
  - o mSTAR and USAID will launch a series of events with key committed stakeholders around the Digital Development Principles, including the New York City event and individual Principle workshops.
  - o Version 1.0 of the Paper to Mobile Data Collection Toolkit will be designed and shared with a wide range of stakeholders for feedback and comment. This will include a focus on how to address specific needs of USAID staff, which will be incorporated into Version 2.0 of the toolkit.
  - o Uganda Case Study will be finalized.
  - o TechChange will work with FHI 360 and USAID to modify the facilitated course content and adapt the material into a self-paced standalone course that will be freely available online.
  - o The Ethnography team will finalize synthesis of information from Ugranda and determine the next steps for field research.
- Core Activities:
  - o A KM and Communications will work with the K&I Digital Development Team to plan a regional workshop set for late 2014/early 2015 in West Africa.
  - o mSTAR will continue work with DevResults to migrate data and populate the platform for the project.

MOBILE SOLUTIONS TECHNICAL ASSISTANCE AND RESEARCH (mSTAR), BANGLADESH
QUARTERLY REPORT, FY 2014, QUARTER 03
(04/01/2014 TO 06/30/2014)

Mobile Solutions Technical Assistance and Research (mSTAR), Bangladesh

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IP	Implementing Partner
KII	Key Informant Interview
MFS	Mobile Financial Service
MM	Mobile Money
MNO	Mobile Network Operator
MS	Mobile Solutions
mSTAR	Mobile Solutions Technical Assistance and Research
PDT	Performance Data Table
PIRS	Performance Indicator Reference Sheet
SOW	Scope of Work
USAID	United States Agency for International Development
USG	United States Government

1.0 Executive Summary

This report provides an overview of mSTAR/Bangladesh activities from April-June, 2014. It highlights the key achievements with respect to mSTAR/B work plan and M&E indicators. The planned activities for the upcoming quarter are also summarized.

Over the last quarter, mSTAR/B awarded grants to two USAID/B IPs (Dnet and WorldFish) for incorporating mobile money payments in their portfolios. An RFA for a second round of small grants was also launched in order to expand the grants program to more USAID implementing partners (IPs). Major activities that mSTAR/B implemented during the reporting quarter include three awareness-raising workshops, one in Dhaka and two at the district level. The project also provided on-demand technical assistance (TA) to The WorldFish Center, which included conducting trainings for their beneficiaries about mobile money. During this quarter, mSTAR/B also finished its baseline data collection, analysis and report on the status of mobile money usage by USAID/B IPs. On-going project management, dialogue facilitation, and the development of learning documents were also undertaken as planned throughout the quarter.

This report includes challenges faced by the mSTAR/Bangladesh team and two grantees along with the mitigation measures adopted to resolve the issues. Moreover, the key lessons learned from this quarter are also included.

2.0 Country Activity: Bangladesh

mSTAR is a broad, flexible, and responsive technical assistance and action learning program that fosters the rapid adoption and scale-up of mobile money, mobile technologies and mobile data solutions, in developing countries. Ultimately, mSTAR seeks to increase access and use of mobile technologies by the poor, civil society, local government institutions, and private sector stakeholders.

The USAID/Bangladesh mSTAR activity supports the acceleration and adoption of mobile money and electronic payments (e-payments) within the USAID Mission's programs, with a specific emphasis on health, education, agriculture, and gender. Implementation of this activity began in September 2013. Mobile technologies are accelerating economic and social development around the globe by reducing the costs of accessing goods, services, and information, and building transparency and accountability. However, despite the speed of adoption, millions remain excluded or underserved, and innovations fail to reach impactful scale, whether due to lack of access, financial means, or knowledge. As a result, the development potential of mobile solutions has not yet been fully realized.

Within Bangladesh, mobile networks already cover 99% of the country, and mobile phone ownership is as high as 83% in urban areas and 60% in rural communities. The past couple of years have also seen rapid expansion in the mobile money market with eight-fold growth in mobile money accounts and agents from 2012 to 2013— although the number of mobile money users still represents only a fraction of all adults (at less than 5%). Given Bangladesh's high population density (150 million), mobile coverage, demographics, low levels of financial inclusion, and permissive regulatory environment, it is in many ways an ideal market for the scaling of mobile financial services.

In light of this potential for scale, mSTAR is helping USAID implementing partners engaged in agriculture, health, education, and gender programs to integrate mobile money and electronic payments into their programs and operations. In addition, mSTAR will also work with USAID/Bangladesh, implementing partners, and other relevant parties to define and capture mobile money metrics consistent with USAID's country-level results framework. Local capacity building, ownership, and sustainability are key principles to be supported through this activity. The objectives of this program are to:

- Facilitate implementing partners' use of mobile money (MM) and electronic payments, resulting in efficiency and productivity gains across USAID/Bangladesh's agriculture, health, education, and gender portfolios, and
- Improve active adoption of mobile money by end-users.

2.1 mSTAR Bangladesh Work Plan Updated

mSTAR/B updated the one-year work plan in order to expand it into a two year period (September 15, 2013 to September 30, 2015) based on additional funding from USAID. The revision was approved on April 21, 2014. The updated work plan summarizes the required management and staffing plan for conducting the activities under mSTAR Bangladesh. Key changes include:

- The 'Coordinating Group' task has been moved to the 'On-going project management and dialogue facilitation' section in order to make it best fit with other activities (previously it was under 'Awareness Raising'). Notably, there is no change in the modality of the activity.

3.0 Updates on Work Plan Specified Deliverables

3.1 Overview of Deliverables and their Status

Deliverable	Status
1. Finalize mSTAR Baseline on MM status of USAID/B IPs	Baseline data collection continued until June 2014. A report on the status of mobile money usage by USAID/B IPs has been prepared and is awaiting final approval by USAID/B.
2. Detailed Work Plan and activity timeline for entire period of performance	The approved work plan was amended and re-approved on April 21, 2014 in order to account for new activities resulting from additional funding provided by USAID.
3. Request for applications for grants	Two fixed-obligation grants were awarded and began in this quarter (Dnet-MAMA Bangladesh Initiative and WorldFish–AIN project), with periods of performance from April 1, 2014 to March 31, 2015. A second round RFA was launched in May 2014.
4. Quarterly Performance Reports on project activities to indicate progress toward established performance targets	mSTAR's 3rd quarterly report (this report) shared in July 2014.

5. Brief reports summarizing any workshops and on-demand short-term technical assistance	The 3rd quarterly workshop report, two district level workshop reports, and one TA report were prepared and shared with USAID during this quarter.

3.2 Deliverables: Targets and Achievements

Deliverable Name	FY 14 Targets	Achievements		Target for Q4
		Q3 (April-June 2014)	Total FY14 (to date)	July - Sept. 2014
Workshop reports	6	3	5	1
On-demand STTA reports	3	1	1	2
Learning documents and multimedia content	10	1	5	5

4.0 Updates on Work Plan Activities

The major activities in the work plan are:
1. Awareness raising activities
2. On-demand short-term technical assistance
3. Grants management
4. On-going project management and dialogue facilitation
5. Environmental compliance
6. Branding and Marketing
7. Data collection, monitoring and evaluation

Overall Status: On Track

4.1 Awareness Raising Activities

4.1.1   mSTAR Technical Workshop at Dhaka

The third quarterly workshop "Smart Usage of Mobile Money in Projects & Programs in Bangladesh" was held on June 12, 2014 at FHI 360 Bangladesh country office. The workshop focused on smart usage of mobile money across projects and programs and creating a conductive ecosystem to increase financial inclusion. The workshop was in line with the previous workshops held in the first and second quarter which opened up the space for discussion on the future of mobile money usage in Bangladesh.

A total of 19 participants (14 males and 5 female) from 9 organizations participated in the workshop. The organizations are:

1. BRAC; Social Innovation Lab
2. BRAC university; BRAC Institute for Global Health
3. BRAC Bank
4. Engender Health Bangladesh
5. IRRI
6. ACDI/VOCA; PROSHAR
7. DNET; MAMA Bangladesh
8. URC – TB Care II
9. WINROCK International USAID Cold Chain Bangladesh Alliance(CCBA) Project

Maria A. May, senior program manager of BRAC, and Nesar Uddin, director of ACDI/VOCA-PROSHAR, presented their experience and future plan with mobile money.

The workshop contained the following:
- An overview of mSTAR's program in Bangladesh
- An overview of mSTAR's publications
  - Infosheets on the top three service providers in Bangladesh: bKash, mCash and DBBL Mobile Banking
  - Snapshots on mobile money usage by three NGOs in Bangladesh
- Presentation on the steps to take for mobile money payment adoption in projects and programs
- Presentation on SMART usages of mobile money in health and agriculture projects
- Presentation on mSTAR supported mobile money adoption plan by USAID IPs
- Orientation on 'Building Recipient Capability for Successful Use of Mobile Payments – A Training Checklist'
- Exercise on conducting a cost and benefit analysis between cash and mobile payments
- How mSTAR can help: Technical Assistance Request Form and RFA process

4.1.2 mSTAR Technical Workshops at Barisal and Khulna

Two district-level workshops on "Exploring Mobile Money Payments in agricultural projects and programs in Bangladesh" were held on June 24, 2014 at AVAS Center, Barisal and on June 26, 2014 at Hotel City Inn at Khulna. The workshops focused on increasing MM knowledge among the field staff of the USAID IPs and creating a demand for adopting MM from the frontline managers. The importance of developing an enabling financial ecosystem was also discussed. A total of 38 participants, 15 at Barisal and 23 at Khulna, attended the district level workshops. The workshops were facilitated by mSTAR Bangladesh's Team Lead, M. Ataur Rahman, and Murad Ahmed, Portfolio Associate of WorldFish Center, participated in the Khulna workshop as a guest speaker. Details of the participating organizations are detailed below:

Barisal:
1. CIP - SWCA
2. URC - TB Care II
3. WorldFish Center - AIN Project
4. Dhaka Ahsania Mission (DAM) - USAID Agricultural Extension Support Activity
5. BRAC - SHIKHA
6. FHI 360 - SHIKHA
7. CODEC - PROSHAR

Khulna:
1. PCI - PROSHAR
2. URC - TB Care II
3. WorldFish Center - AIN Project
4. Dhaka Ahsania Mission (DAM) - USAID Agricultural Extension Support Activity
5. WINROCK International - USAID Cold Chain Bangladesh Alliance (CCBA) Project
6. MuslimAid - PROSHAR
7. CODEC - PROSHAR
8. Shusilan - PROSHAR
9. ACDI/VOCA - PROSHAR
10. ASSIST BD - MAMA project

The workshops covered the following:
- An overview of mSTAR's program in Bangladesh
- An overview to mSTAR's publications
    - Infosheets on the top three service providers in Bangladesh: bKash, mCash and DBBL Mobile Banking
    - Snapshots on mobile money usage by three NGOs in Bangladesh
- Presentation on the steps to take for mobile money payment adoption in projects and programs
- Discussion on SMART usages of mobile money in health and agriculture projects
- Discussion on the services offered by different MFS providers
- Exercise on conducting a cost and benefit analysis between cash and mobile payments
- How mSTAR can help: Technical Assistance Request Form and RFA process

Major achievements from the central and district workshops include:
- Participants' knowledge of mSTAR (its goals, objectives, and activities) increased, which will support their transition to mobile money payments.
- Participants learned about mSTAR's publications (including Snapshots and Infosheets), which will enable the IPs to evaluate the viability of adopting MM in their operations.
- Participants were able to learn from the experiences of BRAC and ACDI/VOCA through their presentations. They shared the benefits of using MM in program operations and also shared how they overcame initial challenges.
- The workshops provided a chance to evaluate participants' existing knowledge regarding mobile money. It also provided an opportunity to assess their change in knowledge as a result of their participation (by conducting pre and post assessments).

Overall Status: On Track/ Ongoing

4.1.3 Mobile Money Infosheet Development

mSTAR worked on updating all the existing Infosheets and prepared a new Infosheet on MYCash, which will be finalized in the next quarter. The Infosheets provide an overview of the product/s, cost, and detailed information on how to set up a corporate agreement and the bulk payment process.

Overall Status: On Track/ Ongoing

4.1.4 Mobile Money Snapshot Development

Snapshots reflect the experience of different projects using mobile money payments in their operations. These documents help IPs to better understand the challenges and probable ways to mitigate the existing problems in order to adopt MM. We had previously developed two snapshots and in this quarter we developed one more on ACDI/VOCA. We have also begun three additional snapshots on URC, CLP and Save the Children, which will be finalized in the next quarter.

Overall Status: On Track/ Ongoing

4.2 On-demand Short-term Technical Assistance

4.2.1 The WorldFish Center

The WorldFish Center submitted a technical assistance request form to train their beneficiaries and field staff on how to operationalize mobile money payments under WorldFish's Aquaculture for Income and Nutrition (AIN) project; the training took place April 4-7, 2014 at Khulna division.

WorldFish requested assistance in conducting training workshops in four locations of the Khulna division to address field staff resistance to MM adoption. mSTAR Bangladesh's role was to facilitate the workshops and to educate participants about the benefits of using mobile money payments. Participants included WorldFish's Extension Facilitators, Field Supervisors and Technical Specialists.

The participants were primarily from one of three groups: Extension Facilitators, Field Supervisors and Technical Specialists. Technical Specialists are regular AIN project staff employed by WorldFish to oversee the training of Extension Facilitators and conduct necessary project activities and oversight. Extension Facilitators are non-regular, contracted staff who directly train farmers. Field Supervisors are full-time employees who monitor quality and farmer training attendance.

There were a total of 139 participants at the workshops, including 125 Extension Facilitators, 9 Field Supervisors, and 5 Technical Specialists. All of the participants own a mobile phone and the participants are using mobile money.

In addition to the fulfilled TA request from WorldFish, during this quarter we also provided support to two other USAID IPs, see below.

4.2.2   Dhaka Ahsania Mission (DAM)

mSTAR received a technical assistance request from Dhaka Ahsania Mission (DAM) for their USAID funded Agriculture Extension Project on May 07, 2014. Multiple dialogues and capacity building discussions and meetings were held with their top management and finance team. DAM is now formulating where they need mSTAR's technical assistance through a scoping document. The mSTAR team will be helping DAM conduct the initial analysis, for instance like costing utility analysis and mapping of payment scopes.

4.2.3   Social Marketing Company (SMC)

In a discussion among the top management of Social Marketing Company (SMC), the USAID financial deputy controller, and the mSTAR team on how mobile money can help to reduce costs and increase efficiency and security, the Managing director of SMC requested information on corporate sales collections using a mobile money platform. The mSTAR team shared a number of documents including offers from MFSs, case studies of internal corporates using mobile money, and a list of local, multinational, and national users. This assistance was not a formal TA request, but a request from the top management at the discussion table.

Overall Status: On Track/ Ongoing

4.3 Grants Management

mSTAR Bangladesh grants aim to fund USAID/Bangladesh IPs who are working on agriculture or health projects that commit to testing mobile and electronic payments, whether to a limited or extensive degree, in order to compare and document the costs, challenges, and benefits of using cash versus mobile and electronic payments.

4.3.1   Official Launch Ceremony: mSTAR Grants to Support the Transition from Cash to Mobile and Electronic Payments in Bangladesh

Upon completion the RFA evaluation process, mSTAR awarded two grantees and organized an 'Official Launching Ceremony' on April 15, 2014 at FHI 360's Bangladesh Country Office. USAID/B program leaders, representatives from two grantees (Dnet and WorldFish Center), and other officials of FHI 360 were present at the ceremony.

A post event press release was released for local print and electronic media. About 11 online outlets and 4 printed daily newspapers published the news of the signing ceremony and the event on the following day. See annex A: media coverage on the post event press release.

The WorldFish Center will incorporate mobile money technology to help them disburse allowances to approximately 13,000 farmers participating in training workshops under the USAID Feed the Future initiative in the Khulna region. Dnet will incorporate electronic payments under the USAID Mobile Alliance for Maternal Action mobile phone health messaging program to reimburse registration fees, travel and training expenses of more than 1,000 of their "Aponjon" community health workers and field staff in 25 districts, and to pay local vendors. Over the course of the grant, WorldFish and Dnet will compare the difference between mobile and cash payments in terms of cost, efficiency and convenience.

4.3.2   Second RFA

The second RFA round was launched on May 8, 2014 and applications are being currently evaluated. The full grant award process for round 2 to finalize the grantees is summarized below.
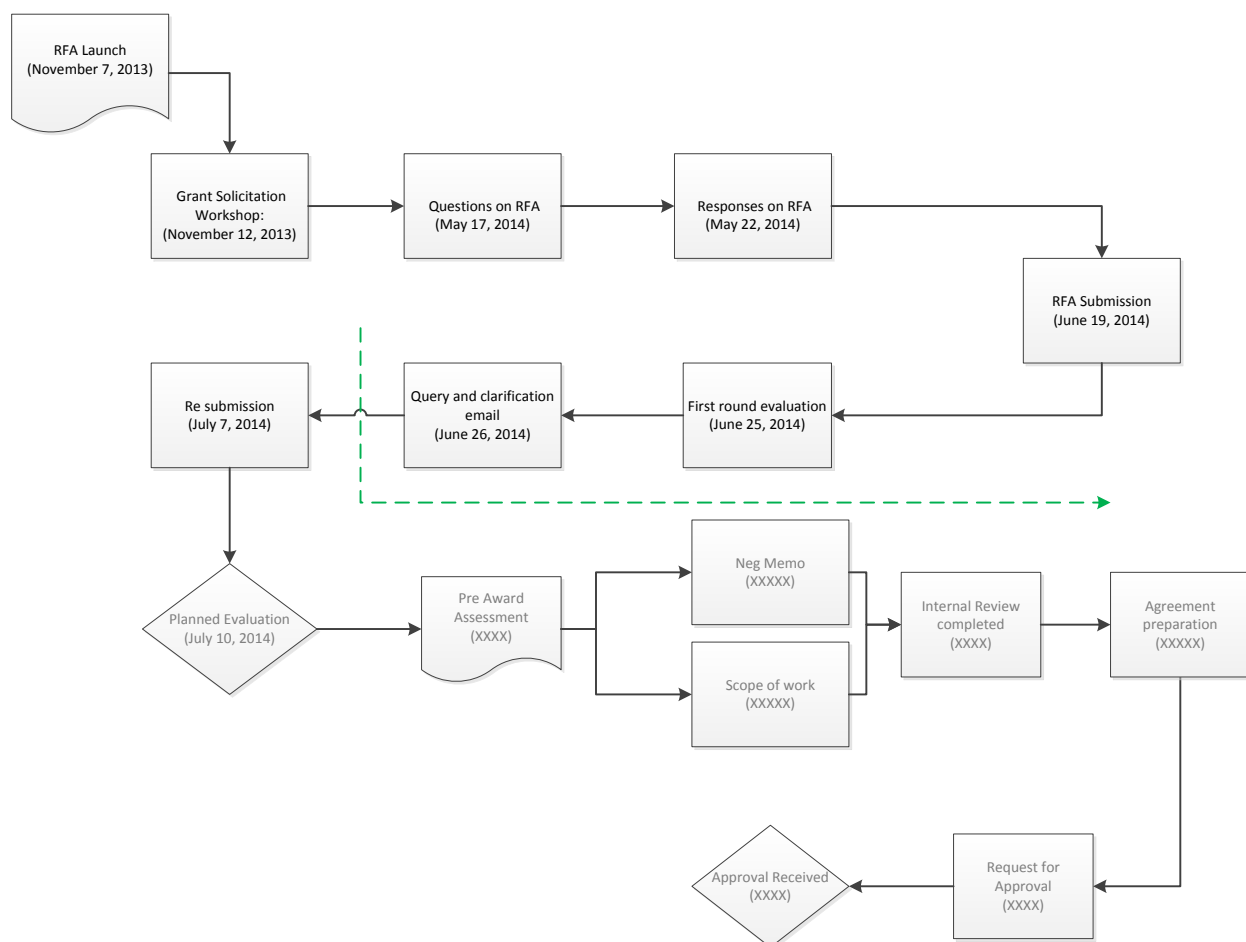
Major achievements in Q3 regarding grants management:

- mSTAR current grantees, Dnet MAMA and WorldFish AIN, have adopted MM in their operations and are currently disbursing payments using mobile money payments to beneficiaries.
- The second RFA round was launched and applications are being currently evaluated. The grant awardee announcement will be made in Q4.

Overall Status: Ongoing

4.4 On-going Project Management and Dialogue Facilitation

In this quarter, mSTAR had several dialogues with different stakeholders to advance mSTAR's overall objectives and goals. mSTAR held advocacy dialogues with different MFS, including bKash and DBBL, to exempt VAT from their charges since all USAID funded projects are VAT exempted. The MFS providers have agreed in principle to accept this offer and as such mSTAR/Bangladesh will continue to follow up on the status of this.

In addition, mSTAR/Bangladesh had discussions with different MFS providers to innovate products which would contribute towards developing a more enabling mobile financial service ecosystem, particularly at the base of the pyramid where many of USAID's beneficiaries are. Moreover, the mSTAR team had

discussions with different stakeholders, including USAID IPs, to contribute towards developing a conductive financial ecosystem.

Apart from these, mSTAR held dialogues with USAID/Bangladesh and with different USAID IPs on how to better provide technical assistance to the USAID IPs. The dialogues aid mSTAR/Bangladesh to better understand the needs of the IPs and subsequently enable the mSTAR team to develop customized assistance to the interested USAID IPs in transitioning to mobile money from cash payments.

A discussion with Mr. Todd Sorenson, Director of the Office of Strategic Planning and Operations (SPO) for Asia, USAID was held on June 23rd 2014 with mSTAR, grantees, and selected leaders from mobile financial service providers. The mSTAR team facilitated the dialogue and shared thoughts with the mission.

Overall Status: On Track/ Ongoing

4.5 Environmental Compliance

mSTAR Bangladesh followed environmental compliance guidelines during technical proposal evaluations.

Overall Status: On Track/ Ongoing

4.6 Branding and marketing

mSTAR Bangladesh has followed the branding and marketing policy. All draft publications and appearances have followed the USAID 'Graphic Standards Manual'.

Overall Status: On Track/ Ongoing

4.7 Data Collection, Monitoring and Evaluation

4.7.1   Approval of mSTAR/B M&E Plan

mSTAR/B M&E plan was approved by USAID/B on April 17, 2014.

Overall Status: Approved and Completed

4.7.2   IRB approval for Baseline plan

IRB approval was obtained on April 03, 2014.

Overall Status: Completed

4.7.3   mSTAR/B Baseline data collection, analysis, and report preparation

The baseline survey questionnaire was sent to 47 contacts of USAID/B IPs that were implementing health and agriculture projects from April to June 2014. Responses were received from 33 contacts, representing 28 USAID/B IPs and a total of 36 USAID-funded projects (of which 18 are health and 18 are agriculture

projects). A report summarizing results and recommendations was prepared in June 2014 and is awaiting approval from USAID/B before being posted online.

Overall Status: Ongoing

4.7.4   Test and improve tools, instruments, and resources for use by grantees

M&E plan orientation for mSTAR/B grantees: Two introduction sections on mSTAR/B M&E plan were provided to mSTAR/B grantees in April 2014. The grantees were briefed on the mSTAR/B results framework, M&E indicators, and regular data collection plans.

Field testing of mSTAR/B baseline questionnaire: mSTAR/B's baseline questionnaire was tested in Bagherhat in April. Revisions were made and adjusted after the visit.

Observation of grantee baseline data collection: The baseline data collection for Dnet MAMA was observed in Bogra in May 2014. Notes were also taken for Data Quality Assessment (DQA).

mSTAR/B dashboard preparation: mSTAR/B dashboard metrics was begun in this quarter. The dashboard will be used to track the outcomes of the project activities.

Overall Status: Ongoing

5.0 Update on Attainment of Project Indicators

Indicator	Unit of Measure	Disaggregation	Baseline Year	Baseline Value	2014 Target	Achievement thru June 30, 2014
Project Objective: Increased productivity gains across USAID/Bangladesh's agriculture and health portfolios						
Number of USAID health and agricultural projects receiving mSTAR grants for integrating mobile money payments in operations.	Number	USAID Health and Agriculture portfolios	2014	0	4	2
Intermediate Result 1: Increased efficiency across USAID/Bangladesh's agriculture and health portfolios						
Number of mobile money transactions made by IPs as a result of mSTAR grant assistance	Number	USAID Health and Agriculture portfolios, Gender	2014	0	40000	2319
Number of IP beneficiaries who engage in mobile money transactions	Number	USAID Health and Agriculture portfolios, Gender	2014	0	8000	1013
Sub-IR 1.1: Increased use of mobile money payments by USAID IPs and beneficiaries						
Percentage change in value of transactions by IPs (B2P and B2B) (since previous period)	Percentage (with respect to previous period)	USAID Health & Agricultural portfolios	2014	BDT 362,955	100% increase from baseline value	1018% (transaction volume increase over baseline: BDT 3,693,428)
Sub-IR 1.2: Awareness & capacity to use mobile money payments increased						
Number of IP staff understand mobile money metrics as a result of mSTAR interventions	Number	mSTAR Implementing Partners, Gender	2014	0	60	61

6.0 Challenges Faced and Steps Taken

Challenges	Steps Taken to Address
1. IPs' lack of willingness to adopt MM payments	1. mSTAR/B has planned to target individual IPs based on the collected baseline information and work with them individually to identify how they can use MM payments in their projects.
2. IPs' lack of capacity to assess their own technical requirements	2. mSTAR/B team started to visit IPs who are in need of technical support to find out their actual scopes and processes.
3. IPs' lack of capacity to assess their direct and indirect cost saving as a result of MM payment	3. Ongoing support is provided to analyze the cost saving, using NetHope's costing utility tool, as a result of incorporating MM payment.
4. M&E data collection by mSTAR grantees	4. Hands on support is provided to grantees on how to calculate indicator values from M&E data. A number of templates have been prepared to minimize errors like double counting of beneficiaries.

7.0 Lessons Learned

1. It is very necessary to understand grantees' degree of readiness to incorporate MM payments in their projects in order to finalize their scope of work. For the next round of grants, mSTAR/B aims to arrange visits to the proposed activity area and local offices of shortlisted IPs before offering the grants so that we can better assess their readiness in order to provide them with more tailored technical assistance from the start of their grants.

2. It is very necessary to increase IP field staffs' MM related knowledge prior to the inception of project activities. In order to do so, district level workshops are very fruitful.

3. Based upon the experiences of grant disbursement and TA offerings, mSTAR found a lack of IP willingness to make the transition to MM payments. It is therefore necessary to take initiative to create strong demand. mSTAR is planning to conduct a costing utility analysis in terms of major interventions (e.g. training, workshop, incentive disbursement etc.) of targeted USAID/B IPs and share a MM payment scoping report with the top management of IPs to create strong demand.

4. mSTAR is negotiating with MFSPs on behalf of USAID/B IPs regarding exemption of VAT. It seems that mSTAR is in a better position than the IPs to negotiate in terms of effectiveness of the decisions.

8.0 Planned Activities for Next Quarter

mSTAR Technical Workshops:
- Hold Dhaka based technical workshop for IPs.
- Hold District level workshops (if any request from IPs or USAID).

Learning documents:
- Publish at least two infosheets and three mobile money snapshots, and update existing infosheets.
- Publish first newsletter on updates related to MM in Bangladesh for key stakeholders including IPs.
- Develop at least two success stories on mSTAR grantees. The organizational viewpoint and beneficiary viewpoint will be considered.

Research:
- Begin research on demand side and supply side of the mobile financial service to serve better to the USAID IPs.

Mobile Money Consultative Group:
- Invitations to targeted participants will be sent in the next quarter. It is expected that the first consultative group meeting will take place in August 2014.

Grants management:
- Review the first deliverables shared by the mSTAR grantees.
- Finalize the evaluation and contracting process for the applications submitted in the second RFA round, announce the new grantee(s), and execute the agreement.

M&E and Reporting:
- 1st Data Quality Assessment (DQA) report will be finalized in the next quarter. Interactive dashboard metrics will be finalized to track project outcomes.

Official Launch Ceremony
mSTAR Grants to Support the Transition from Cash to Mobile and Electronic Payments in Bangladesh

Media coverage

Dhaka Tribune

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USAID programmes to use m money payment system

USAID programmes to use mobile money payment system

Tribune Business Desk

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These one-year grants would enable NGO development partners currently implementing USAID programmes to move away from cash payments and use mobile technology to exchange money, said a press release.

As a result, project staff, vendors, and other individuals such as community health workers and fish farmers would be able to deliver and receive aid funds through electronic transactions to increase efficiency within their programmes. As part of this collaboration, mSTAR offers targeted grants to help USAID development partners adopt and accelerate the use of mobile money and electronic payments.

Jeff de Graffenried, Programme Development Officer of USAID, Bangladesh along with others was present at the event

In addition, the grants help organisations overcome initial cost barriers that may exist with shifting to electronic payments. Introducing these digital payment transaction platforms can help pave the way for the emergence of new business models that make basic services more accessible to the general public.

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Over the course of the grant, WorldFish and Dnet will compare the difference between mobile and cash payments in terms of cost, efficiency and convenience. ●

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mSTAR introduces mobile money payment system

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Submitted by Shahriar.Asif on Tue, 15/04/2014 - 6:21pm

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mSTAR introduces mobile money payment system in BD

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mSTAR introduces mobile money payment system in BD

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The United States Agency for International Development (USAID) and the FHI360Mobile Solutions Technical Assistance and Research (mSTAR) project on Tuesday signed an agreement with the WorldFish Center and Dnet to utilize mobile money payments within their agriculture and health programmes in Bangladesh. These one-year grants will enable NGO development partners currently implementing USAID programmes to move away from cash payments and use mobile technology to exchange money, said a media note. As a result, project staff, vendors, and other individuals such as community health workers and fish farmers can deliver and receive aid funds through electronic transactions to increase efficiency within their programmes. As part of this collaboration, mSTAR offers targeted grants to help USAID development partners adopt and accelerate the use of mobile money and electronic payments. In addition, the grants help organisations overcome initial cost barriers that may exist with shifting to electronic payments. The introduction of these digital payment transaction platforms can help pave the way for the emergence of new business models that make basic services more accessible to the general public. The WorldFish Center will incorporate mobile money technology to help them disburse allowances to approximately 13,000 farmers participating in training workshops under the USAID Feed the Future initiative in the Khulna region. Dnet will incorporate electronic payments under the USAID Mobile Alliance for Maternal Action mobile phone health messaging programme to reimburse registration fees, travel and training expenses of more than 1,000 of their "Aponjon" community health workers and field staff in 25 districts, and to pay local vendors. Over the course of the grant, WorldFish and Dnet will compare the difference between mobile and cash payments in terms of cost, efficiency and convenience.
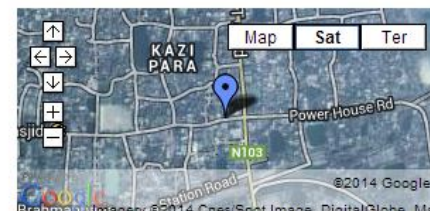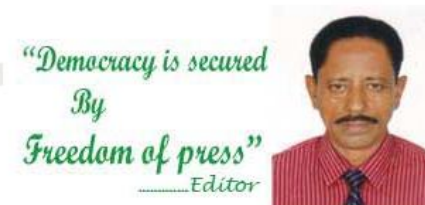
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The Local Content Ecosystem: How Do We Collaborate to Drive Global Action?

Introduction

Addressing the lack of locally relevant content is critical to ensuring that mobile and digital technologies are inclusive and that end-users fully maximize the technologies' transformative potential. Yet mobile ecosystem actors are, by and large, nonplussed by what should be done to overcome the barrier. This is because empirical research is lacking on the subject and because there are so many entry points across the content value chain. It is well understood, however, that people in emerging markets are not fully embracing the mobile and digital revolution because they lack sufficient information that is useful and relevant to their livelihoods, wants and needs. Coordinated understanding, thought leadership and action is, therefore, needed as a starting point.

Over the course of a day and a half in March 2014 in Washington, DC, USAID, Caribou Digital and FHI 360's mSTAR project brought together a group of 20 thought leaders – including technology providers, UX design firms, content creation organizations, academia, project implementers, donors, and policy makers – to discuss this issue around the following: (a) content value chain (creation, curation, localization, packaging and distribution), and (b) rules and responsibilities for different stakeholders in the international development community. One week later, a follow-up roundtable was held at the iHub in Nairobi, Kenya with a group of 12 leaders from NGOs, mobile operators, research firms and technology entrepreneurs. A special thanks to Chris Locke, founder of Caribou Digital, for facilitating the DC roundtable and strengthening the structure of the discussion.

This document provides a high level synthesis of the major themes addressed at the roundtables and key takeaways for all players involved. Note that this document is a synthesis of the ideas that came out of the two discussions, not a comprehensive analysis around the complexities associated with local content. Please see Annex A for the detailed agenda and group discussion questions from the DC roundtable.

1. Message Creation & Curation

One of the first components on the content value chain is message creation. Message creation focuses on the technical information that needs to be communicated (e.g., neo-natal health information) to the

user; content creation focuses on adapting the message into local languages and customs (e.g., neo-natal health information contextualized to a rural community in Ghana).

The approach to creating the message can vary depending on if it is considered a public good (e.g., health and nutrition information) or if a customer is willing to pay for (e.g., entertainment).

For those interested in generating revenue from expert messaging, it is therefore important to understand what the consumer is willing to pay for, and design it accordingly.

There are two main approaches to message creation: community-driven and expert-driven. A community-driven model relies on information that is generated by the users themselves. Two prominent examples are Wikipedia[1] and Cellbazaar, both of which are digital platforms where users can localize and adapt existing messaging to a targeted audience.

The pros of a community-driven model are:

1. **Relevance:** Community-based message creators know their community well and are able to generate content that is localized to the community's language and culture, and more relevant to the community's needs than what is produced outside the community.
2. **Community Involvement:** A community-driven model empowers community members to manage and contribute to the process of creating meaningful expert messaging, while engaging those who may not develop content on their own. Community members are able to control and modify the messaging, update when appropriate, generate interest and raise awareness about the content and build sustainability through local ownership.
3. **Scalability:** Community-driven models can reach communities quickly and cost effectively because the model does not depend on external experts to create and tailor the content, which can be expensive and time consuming.

The downsides, however, include:

1. **Management:** It is difficult to manage this model and maintain quality control and curation oversight when everyone within a community can contribute and modify content without restrictions.
2. **Self-Efficacy:** Many of those who would benefit the most from the content are generally not able to access or generate the content because of societal norms or technology limitations.

The second approach – expert-driven – focuses on information that is developed by technical experts in a given development sector (e.g. health, education or agriculture). MAMA is an expert-driven example that utilizes a panel of technical experts to develop global technical health messaging that is then made into content that adheres to the cultural and language.

The pros of this approach are:

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[1] A note about Wikipedia: It is hard to determine how to scale Wikipedia beyond its current format because (a) there remains a lack of confidence among users with translating technical material, and (b) there is a sense that even Wikipedia, with its global reach and positive brand recognition, has hit its saturation point. Much of the content that is generated globally has been covered by literate, Western-educated men. This leaves a gap in the business model for generating local content from users, or soon-to-be-users, themselves.

1. **Validation:** Having experts generate the technical messaging ensures that the substance of the content (e.g. neo-natal health recommendations, crop tilling tactics) is scientifically accurate, trustworthy, and proven to work in certain settings.
2. **Replication:** Because technical experts verify the messaging, it can be applied to different communities, provided it is contextualized appropriately.

The cons include:

1. **Centralized:** This approach requires a centralized governing body to generate and distribute the content which can potentially take more time to push out to users.
2. **Context:** Though the substance of the expert messaging can potentially scale globally, it still must be localized (e.g., cultural adaptation, language) to the context of the community to address differences in information, language, and cultural appropriateness, which may require a great deal of time and resources.
3. **Scalability:** Expert-driven content is expensive and potentially time consuming to create and maintain content for multiple, heterogeneous audiences.

Once content is created and/or sourced, it must then be curated for a given country or cultural context. Content curation is the process of selecting, organizing, and presenting information in a meaningful way. The amount of curation needed for user-generated content will be informed by the platform the content sits on. For example:

1. **Closed-user Group:** This choice is most effective when managed or explicitly guided; for instance, coordinating healthcare workers on the same mobile network and encouraging them to talk with each other on said network, while receiving reduced rates for doing so.
2. **Self-moderated Community:** Self-moderation is managed by the community and may require the least amount of curation; for instance, Google's Baraza allows users to post comments that anyone in the community can answer, with or without having experience on the subject. Many people in East Africa are using a combination of Instagram and mPESA to sell goods in a manner that reduces incidences of fraudulent sales.
3. **Social Media Outlets:** This allows for sourcing of content from many users in an ad-hoc manner, but also relies upon informal distribution models that might be inaccurate or even dangerous depending on what information is being shared and how legitimate it is and because of privacy concerns.

II. Localization

Localization is defined as (a) tailoring expert messaging to fit the local and cultural context, (b) adapting expert messaging into a local language, and (c) producing it in a way that is engaging for local audiences.

One approach to localizing content is to apply core principles of user-centric design (UCD), using an iterative design process, to understand the end user's needs, wants, and limitations around a service. The design process starts when the content creator lays out an initial set of assumptions and gradually tests them to see how effective they might be. Content creators may use this approach to determine which device type (basic, feature, or smart phone) and technology platform (IVR, apps, web browsers,

USSD, or SMS) to choose when designing an intervention for consumers. UCD not only assists content creators and distributors to determine the most appropriate device and platform given the characteristics of a given locale, but also informs how to effectively maximize reach and uptake.

There isn't a mathematical formula for making content relevant; the users need to be involved. People need to believe their voice matters for them to want to develop content, yet in remote areas with low education levels this is often not the case. Further, people must trust that the information comes from a credible source.

Distinct challenges remain. For starters, localization is by nature less centralized and more fragmented, which makes it more difficult to manage. Second, localization requires a great deal of resources to effectively understand the needs and wants of the community. Third, staff responsible for localizing the content must understand the local context to adapt the expert messaging into relevant and comprehensible terminology. Some expert messaging, however, cannot be tailored into the local context. Certain health information, for instance, might have serious cultural and/or religious taboos attached to it. Global content cannot always be simply translated and adapted for local conditions, but rather, some cases necessitate that content be recreated from scratch. Fourth are technical issues that influence and effect localization efforts. Finally, many mobile phones and browsers do not render many non-western language fonts, making it difficult to create content on mobile devices.

III. Packaging & Distribution

Similar to the process of localization, it is imperative to understand the users' needs, wants, and limitations to properly package and distribute expert messaging to target audiences.

Content that is user-generated can be distributed through various means: mobile technology, the Internet (e.g. social media), offline digital means, or offline entirely. Examples include: TV, radio, books and other paper media, face-to-face, roadshows, flash drives, dance skits, and flipbooks, to name a few. To maximize user adoption, the development community should continue to explore ways to push expert messaging through a combination of multiple distribution channels. Since many of these methods require personal interaction, the development community and mobile industry should explore opportunities to make content more dynamic and interactive based on what is happening at the community level.

International development is challenged with the fact that the incentives behind, and design of, donor-funded projects dissuade content producers from creating sustainable and wide-reaching distribution and delivery channels, products, and platforms. Instead, practitioners have become used to managing the distribution channels as part of a top-down, supply-side push culture that has not evolved with the user in mind or alongside the growth of disruptive digital technologies. Further, content is often produced on a bespoke, project-by-project basis where implementing partners are disincentivized to share or repurpose content across channels, activities, and organizations.

While demand for development content exists, it must be packaged and delivered appropriately. Discovery, in fact, is a considerable hurdle. With so much information available online and through mobile channels, it is hard to cut through the chafe and discern bad from good; a lot of content exists in

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all shapes and sizes, yet a good measure of it is inaccurate or irrelevant. Given this, it becomes hard to drive users to content that is considered 'good' for their lives and economic advancement. Utilizing multiple delivery channels for content is, therefore, critical for more widespread, free, and easy discovery.

IV. Centralizing Common Content & Repositories

It has been widely acknowledged that once content has been made available to a target audience, its life cycle often ends there. One pathway, one purpose. Consequently, there is a strong appetite for the creation of a common repository through which all expert messaging – across sectors and delivery channels – may be shared.

While this does not currently exist for development content, there is a growing need and desire among the development community to produce one. To do so, it may be helpful that the repository have a credible stamp of approval – a recognized, known, and trusted brand. MNOs are more receptive to using content that comes from a credible brand name (e.g. USAID, BBC) because the name mitigates concerns about the quality and liability associated with development-related information. Including a stamp of approval might be controversial and potentially counterproductive so an alternative is to have labels and tags signifying the specific pieces of content that have been validated and approved.

With the creation of a centralized, common and expert-led messaging repository comes a set of critical issues to address: (1) there would need to be clear rules established and followed for uploading and validating content; (2) many different entities could play the role of managing the repository and it would be important to weigh all options; (3) governments might want or demand to play a role to provide and approve content, to ensure technical quality and standards; (4) at the same time, some governments might want to censor content; this would need to be addressed; (5) the more curation that is needed, the more complicated the repository would be to maintain; (6) the repository opens up the opportunity for predatory marketing campaigns and data mining that might jeopardize users' privacy; (7) feedback mechanisms would be necessary; and (8) incentives would need to be clear for implementing partners to overcome traditional barriers to cooperation.

V. The Unaddressed Role of Aggregators

There was an almost unequivocal belief that there needs to be a middle layer between content producers and MNOs, and that aggregators are well positioned to play an operator-facing role. SMS aggregators use their proprietary software to transmit and receive bulk SMS messages from content providers to MNOs. Aggregators tend to have better experience negotiating with, and working alongside operators, and can speak their language. The development community, on the other hand, can unintentionally dissuade MNOs when not knowing how to interact with or best approach them. As operators and donors – on behalf of the development community – appear to be moving further away from one another by some accounts, efforts to connect the two have not been effectively pursued.

In fact, the content value chain is breaking down where MNOs interface with start-ups, entrepreneurs, and/or NGOs. Operators are bombarded with requests. If they want to launch a new development-

related value-added service (VAS), they would rather not entertain multiple ideas but rather go to flexible aggregators that can add value to the process and do so across multiple channels.

Aggregators can also facilitate reductions in cost and friction that are currently preventing small entrepreneurs or NGOs from getting a service up and running. Aggregation platforms can drive down costs on both supply and demand sides, and do so in a public goods approach that reduces the need to replicate for every occasion. Currently, costs of integrating with MNOs are so high that they stifle innovation. As a part of these reductions in friction and in order for entrepreneurs to be successful, content, apps and VAS must be integrated with mobile money and electronic payment systems.

VI. What Can Each Stakeholder Do?

Participants agreed that each stakeholder has a role to play in the development of messages and dissemination of locally relevant content, and that it requires several entities working in concert to do so effectively. As such, some distinct comparative advantages were identified:

NGOs:

1. Test different approaches when defining proof of concept
2. Understand user behavior, particularly around knowledge transfer
3. Conduct iterative, qualitative research for user-design
4. Identify who the end-users are
5. Leverage existing community engagement programs for research, design and distribution

Mobile Network Operators:

1. Push and make content available to consumers
2. Help determine distribution channels needed to reach users
3. Decide what VAS goes through their platforms
4. Embrace bulk price negotiations/reductions and open APIs, and help reduce friction for content developers
5. Use effective marketing campaigns to educate consumers about content and services
6. Leverage agent network/stores/kiosks to educate and promote consumers about content and services

Aggregators/Technology Third Parties:

1. Provide technical platform to push content in bulk across MNOs
2. Offer technical guidance with adapting content to different delivery channels
3. Negotiate pricing on behalf of the NGO to the MNO

Local Governments:

1. Partner with local NGOs to supply sector specific non-localized content for consumers
2. Endorse regulatory policies to enable more cost effective information exchanges through Internet Exchange Points and Internet Service Providers (IXPs/ISPs)

3. Unlock user-generated content development by releasing public data online and encouraging citizens to engage with and manipulate the data

VII. What Can Donors Do?

To complement and strengthen the above actions, donors are in a unique position to:

1. **Promote enabling policies and legal frameworks:** donors are well positioned to promote content policies and practices for governments on how content is managed and offer suggestions to create an enabling environment for content creation. For the former, policies/standard practices are needed around verifying content, streamlining the verification process, and investing in universal content. For the latter, policies are needed around promoting IXPs or ISPs for local hosting, taxes, promoting universal access to basic content, and advocating for privacy of personal data protection.

2. **Support open data:** donors and governments should promote open data so that anyone can adopt and adapt content. Because donors own all the content from donor-funded projects, they are well suited to make this widely accessible and easily usable. For example, USAID's Development Experience Clearinghouse (DEC) – a repository of mainly PDF documents – provides static data that could be better accessed by the community if donors mandated that partners upload raw and easily accessed data rather than final reports with inaccessible data.

3. **Support negotiations with MNOs:** MNOs are hesitant to promote and push content from NGOs onto their platform because of liability concerns. However, if a trusted donor brand (e.g., USAID) or a panel of experts was to accept liability for the content, MNOs may be more willing to accept and push content to their customers.

4. **Develop context/content criteria for NGOs:** because donors work in a multitude of countries experiencing varying levels of technological advancement, they are well positioned to develop a criteria checklist to help NGOs determine which mobile/digital platforms make sense to use in different markets. NGO's who follow the checklist may be able to mitigate quality concerns and help ensure the services are accessible and usable for the targeted audience.

5. **Incentivize NGOs/Implementing Partners to share content:** since NGOs are often creating content on a project-by-project basis, donors can reduce such fragmentation by incentivizing organizations to share content in a way that will not damage opportunities to win future bids, contracts and grants; this can be done through modifying solicitation documents that urge NGOs to collaborate more on content design, localization and distribution. Additionally, donors should be granted sufficient ownership of program deliverables to ensure that all content is accessible through a permissive license.

6. **Enforce best practices:** because donors work with multiple implementing partners across the globe, they are in a unique position to identify and enforce best practices from their various experiences across projects.

7. **Invest in better, more, faster research:** the time it takes to interact with data, from collection to publishing, is too long to be useful given the fast-paced changes within the mobile and Internet industries. There is still much more that needs to be understood around consumer awareness, user behaviors and pathways to adoption, particularly for underserved populations; the donor community can help fill this void in a more timely manner.

8. **Connect the development community and mobile industry:** while the two are not yet on the same page or speaking the same language, their audiences are often similar. Donors can use their global footprint, local level experience, and convening power to bring the two entities together to drive mutually beneficial action around content development and distribution.

Key Ideas & Takeaways

A tremendous amount of perspective, reality, and energy came out of the two roundtables. Below are key considerations that will be helpful in determining where each organization fits into the content value chain, and what should be done – either individually or collectively – to strengthen it. The intent of this document is for entities to share it broadly and to have conversations with their partners and within their sphere of influence around what it might take to unlock some of these barriers to greater content creation and delivery. Once organizations have had these conversations, they spread the word so that others can provide additional thought leadership and experience to overcoming the main concerns. The hope is that within a year's time, there are several initiatives and/or partnerships in place to demonstrate that together this can addressed.

❖ **Localizing** content may be the most time intensive activity in the value chain, taking up to 80% of the work depending on the sector and country/community.

❖ **Community participation** in developing content is critical for uptake and maximizing digital technologies.

❖ Content needs to be **useful, accessible, and relevant** to users' lives.

❖ Content creators need to know their **audience's capabilities, needs and wants** before generating content and deciding on formats (e.g. IVR versus SMS).

❖ **Better metrics are needed** to gauge the value of content for all audiences.

❖ **Discovery and awareness are still critical issues** in unconnected or underserved communities and the absence of these reduce the impact of development content.

❖ **Digital Literacy** is premised on three key components: value creation, usability, and price.

❖ Issues of **Intellectual Property** must be addressed in content development, especially that which is user-generated.

❖ Content often is created with one channel in mind, yet users may need **multiple channels** to access it. If users are not accessing content, it does not matter how good the content is.

❖ NGOs should **leverage existing government extension services** for distribution.

- ❖ **Packaging matters!** Users are often more receptive to – and willing to pay for – lifestyle and entertainment content due to design and marketing. This is, in part, because actors, athletes and the like are incentivized to promote their work; the development sector is less incentivized and consumers do not actively seek out their information.

- ❖ **Branding matters!** MNOs are more receptive to using content from credible sources to mitigate liability concerns. While branding is especially relevant for sectors like health and agriculture, it may not be recommended for content related to democracy and human rights.

- ❖ **More and faster research is needed.** Given the rapid pace of change within the mobile industry, the time needed from data collection to publishing the results must be reduced significantly in order to make better, more real-time use of the findings.

- ❖ Donors and governments may help **negotiate public good-related data costs and short codes** alongside aggregators, with the aggregators best positioned to take the lead.

- ❖ Donors should **create incentives for content coordination and cross-purposing** within the development community, to avoid NGOs from duplicating effort and costs, and reinventing content.

- ❖ Governments can play a positive role in **scale** as it is not solely dependent on market forces.

- ❖ Programs and processes are needed to **educate the different players in the content ecosystem** on their appropriate role in the creation and usage of content, ultimately to drive awareness and understanding.

- ❖ NGOs would benefit from a **decision tree** for how to choose appropriate delivery channel(s).

- ❖ The **technology infrastructure** between content providers and distributors needs to be designed in a way that makes it reusable. This starts with localization from the beginning, including building the APIs that allow for others to easily build on top of them.

- ❖ One way to help NGO's afford the technical infrastructure needed to interface with MNO's is through **public-private partnerships**.

- ❖ Content actors could collaborate on content creation and aggregation by using a **GitHub model** whereby validated content could be further localized, converted, augmented, and re-posted, across many sectors and distribution channels. Through this platform, under a Creative Commons license, organizations would source, improve, and re-use content throughout any development program, government service, or mobile valued added service.

- ❖ **Investment in aggregators** is necessary because they play a needed role in negotiating with mobile operators, and build the technology platforms that can communicate across MNOs and delivery channels.

- ❖ Donors should work with NGOs to discuss the merits of digitizing content. If digital distribution is seen as the best channel to reach consumers, NGOs should **adapt packaging of content for digital distribution**. Many are creating content for old delivery channels (e.g. trainings and toolkits) rather than new technology delivery channels.

- ❖ Once NGOs decide to digitize content, they would benefit from collaborating on **content conversion**, from paper to digital or vice versa. This could take the form of in-country content workshops to showcase what content exists and in what formats it can be leveraged by all.

- ❖ If NGOs continue to interface with MNOs, legal advice and training are needed around **data protection, privacy, broadcast, and liability**.

- ❖ The development community would benefit from a **content repository** of technical messages, graphics, characters, etc.

- ❖ The largest portions of costs for pushing content through a platform are not on the technology or platform side, but rather with **marketing and awareness**. Putting messages out to potential consumers takes valuable time, energy, and costs.

- ❖ There is value to **repurposing Universal Service Funds** away from infrastructure build-out and more towards content development and distribution, and truly value-added services.

- ❖ The development community should **learn from Buzzfeed** and other sites about how audiences consume media and content, and how ubiquitous delivery channels and awareness lead to greater uptake.

- ❖ A **definition of terms** would be helpful as definitions are not always clear-cut and often are interpreted differently by each actor.

- ❖ Local content development and dissemination **should not be an end goal in and of itself**, but rather be a component of wider development objectives.

- ❖ Coordination among different actors working in expert messaging and content creation could be improved; one way would be through education programs that help define each actor's role.

A: Agenda & Discussion Questions from DC

Day 1, Theme 1: Tailoring existing content to meet consumer needs and platforms

On Demand/Discovery:

- · What type(s) of development-focused or social good content do consumers demand? Is it about the content itself or about the way it is shared to the consumer?
- · Where do/might consumers go to find such content efficiently?
- · How do consumers assess the relative merit or value of the content that they find? How do content providers ensure validation and trust?

On Adaptability:

- · Are certain types of content (e.g. sector specific) easier to localize than others? What are the key examples?
- · What types of content can be localized and scaled quickly to multiple geographies, cultures and societies?
- · What role does technology play in this? Are certain technologies preferred over others and if so, why? What is still needed on the technology front?

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Day 1, Theme 2: Creating an environment for user-enabled content creation & distribution

- What drives users to create & share content?
- How do we curate user-generated content, promoting quality over ad-hoc information?
- What are the different modes of consumption, distribution & creation, and which technologies / venues are optimal for this?
- How does the role of international development organizations change as a consequence of emerging user created and distributed content?
- What role does the promotion of open, legal frameworks and other governance structures play in encouraging and improving creation of and access to local and global content?
- How do we promote greater digital literacy around the creation and sharing of content?
- What are the minimum levels of technology access needed to create and share content? Should we be building for the minimum levels and/or planning forward?
- What kind of content is already being user-generated and shared, and how?

Day 2: Small group work

To discuss users/individuals, CSOs/local institutions, governments, donors/development implementers, and private sector actors as they relate to:

- Distribution
- Technical information
- Scripted content/multimedia

B: Internet Regulation & the Impact on Content

Domain names are centrally regulated and coordinated by International Telecommunication Regulations (ITRs). There have been recent treaty negotiations around government control of content, security, child protection and Internet traffic exchange. Based on these negotiations, there is a good chance that the Internet will look very different next year.

There are multiple conferences taking place in 2014 around Internet regulations: (1) the World Development Conference (ITU-d) in April; (2) Net Mundial in Brazil in April; and (3) the Internet Governance Forum in September. In advance of these conferences, advocacy is needed about what open Internet means and policy makers need to be educated about what is at stake.

One of the biggest drivers of these conversations is the cost of local traffic exchange, and who pays for what, as it is currently a huge cost to network operators. Hosting content closer to the end user is better for the economy of Internet and provision of services to customers because it is cheaper and faster.

The Internet is inherently multi-stakeholder and works because of interconnected networks that follow the same rules. Because fundamental interconnectivity needs to be preserved, the challenge is to identify solutions that address genuine concerns without breaking the Internet.

In thinking about how the above affects local content, it is critical to define what local content actually is. Does it mean that it's hosted in country? Or focused on local languages? Definition is critical, yet not always as clear-cut as it might appear. For example, would Psy's *Gangnam Style* video be considered local content?

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